

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Manoj Modi  
Serial Number : 10/676,621  
Filing Date : September 30, 2003  
Title : *SYSTEM AND METHOD OF COMPILING  
REAL PROPERTY INFORMATION FROM A  
CENTRAL DATABASE*  
Confirmation No. : 7934  
Examiner : Chen, Te Y.  
TC/Art Unit : 2161  
USPTO Customer No. : 26707  
Attorney Docket No. : 111855.00004

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**PRELIMINARY AMENDMENT**

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed December 7, 2006, Applicant(s) respectfully submit the following preliminary amendment, together with a Request for Continued Examination under 37 C.F.R 1.114 which is submitted herewith. Applicants request reconsideration and further examination of the Application in view of the amendments and/or comments as set forth below.

Amendments to the Specification: None.

Amendments to the Claims: Begin on page 2.

Amendments to the Drawings: None.

Remarks: Begin on page 10.

**Amendment to the Claims:**

1. (Currently amended) A method of compiling real property information from a central database, comprising:  
providing a website;  
storing real property information from a portfolio of real properties on the central database, the real property information being organized into a plurality of records, including a general purpose record, infrastructure record, business record, accounting record, and maintenance record, to aid in retrieval of the real property information based on specific requests therefor;

determining a valuation of each of the portfolio of real properties;

retrieving the real property information from multiple information categories on the central database;

combining the real property information from the multiple information categories to provide a set of real properties from the portfolio of real properties ~~providing a set of real properties from the portfolio of real properties~~ to be offered as collateral in a loan package such that a total valuation of the set of real properties is sufficient for the loan package, each real property within the set containing ~~substantially similar the same~~ types of real property information;

providing access to the real property information related to the set of real properties to a lender through the website by providing a log-in code to the lender which limits the lender to viewing the real property information related to the set of real properties;

providing search selections for the lender to search based on attributes of the set of real properties, wherein the lender makes selections to view the real property information which is retrieved from the central database;

providing a summary of search results for a plurality of real properties when search selections match more than one real property; and

displaying the real property information as selected by the lender on the website.

2. (Original) The method of claim 1 further including:  
accessing the real property information from the central database through a communication network; and  
displaying the real property information for the lender operating a computer system remote from the central database.

3-6. (Cancelled)

7. (Original) The method of claim 1 further including the step of displaying only a first portion of the real property information related to the set of real properties which is approved for lender viewing.

8. (Original) The method of claim 7 further including the step of adding a second portion of real property information to that approved for lender viewing upon receiving a request from the lender for the second portion of real property information.

9. (Currently amended) A method of using a central database

to compile real property information, comprising:

storing real property information from a portfolio of real properties on the central database, the real property information being organized into a plurality of records to aid in retrieval of the real property information based on specific requests therefor;

providing a first set of real properties selected from the portfolio of real properties, each real property within the first set containing substantially similar types of real property information;

determining a valuation of each of the portfolio of real properties;

selecting at least one from the portfolio of real properties to form the first set of real properties having a total valuation at least to a predetermined threshold;

providing access to the real property information related to the first set of real properties for a first user through a website by providing a log-in code to the first user which limits the first user to viewing real property information related to the first set of real properties, wherein the first user makes selections to view the real property information which is retrieved from the central database;

providing search selections for the first user to search based on attributes of the first set of real properties; and

displaying only a first portion of the real property information as selected by the first user on the website related to the first set of real properties which is approved for user viewing.

10. (Previously presented) The method of claim 9 further including:

providing a second set of real properties from the portfolio of real properties;

providing access to the real property information related to the second set of real properties for a second user through the website, wherein the second user makes selections to view the real property information which is retrieved from the central database; and

displaying the real property information as selected by the second user on the website.

11. (Original) The method of claim 10 further including providing access to the real property information related to the second set of real properties for the first user through the website.

12. (Original) The method of claim 9 further including:

accessing the real property information from the central database through a communication network; and

displaying the real property information for the first user operating a first computer system remote from the central database.

13-15. (Cancelled)

16. (Currently amended) The method of claim ~~15~~ 9 further including the step of providing a summary of search results for a plurality of real properties when search selections match more

than one real property.

17. (Cancelled)

18. (Original) The method of claim 17 further including the step of adding a second portion of real property information related to the set of real properties to that approved for user viewing upon receiving a request from the first user for the second portion of real property information.

19. (Currently amended) A method of compiling real property information from a central database, comprising:

providing a set of real properties selected from a portfolio of real properties;

providing access to a website for a user;

determining a valuation of each of the portfolio of real properties;

selecting at least one from the portfolio of real properties to form the first set of real properties having a total valuation at least to a predetermined threshold;

retrieving real property information related to the set of real properties from the central database in response to selections made by the user, the real property information being organized into a plurality of records to aid in retrieval of the real property information based on specific requests therefor; and

displaying the real property information retrieved from the central database on the website.

20. (Original) The method of claim 19 further including:  
accessing the real property information from the central  
database through a communication network; and  
displaying the real property information for the user  
operating a computer system remote from the central database.
21. (Original) The method of claim 19 further including the  
step of providing a log-in code to the user, wherein the log-in  
code limits the user to viewing real property information related  
to the set of real properties.
22. (Original) The method of claim 21 further including the  
step of providing search selections for the user to search based  
on attributes of the set of real properties.
23. (Original) The method of claim 22 further including the  
step of providing a summary of search results for a plurality of  
real properties when search selections match more than one real  
property.
24. (Original) The method of claim 23 further including the  
step of displaying only a portion of the real property  
information related to the set of real properties which is  
approved for user viewing.
25. (Currently amended) A computer system for managing real  
property, comprising:  
means for providing a set of real properties selected from a  
portfolio of real properties;

means for providing access to a website for a user;

means for determining a valuation of each of the portfolio  
of real properties;

means for selecting at least one from the portfolio of real  
properties to form the first set of real properties having a  
total valuation at least to a predetermined threshold;

means for retrieving real property information related to  
the set of real properties from the central database in response  
to selections made by the user, the real property information  
being organized into a plurality of records to aid in retrieval  
of the real property information based on specific requests  
therefor; and

means for displaying the real property information retrieved  
from the central database on the website.

26. (Original) The computer system of claim 25 further  
including:

means for accessing the real property information from the  
central database through a communication network; and

means for displaying the real property information for the  
user operating a computer system remote from the central  
database.

27. (Previously presented) The method of claim 9, wherein the  
plurality of records includes a general purpose record,  
infrastructure record, business record, accounting record, and  
maintenance record.

28. (Previously presented) The method of claim 19, wherein the



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plurality of records includes a general purpose record, infrastructure record, business record, accounting record, and maintenance record.

29. (Previously presented) The computer system of claim 25, wherein the plurality of records includes a general purpose record, infrastructure record, business record, accounting record, and maintenance record.

**REMARKS**

Applicants filed a Notice of Appeal from the Final Office Action dated December 7, 2006. In an earnest attempt to place the application in condition for allowance, Applicants have elected to file the present RCE and preliminary amendment in lieu of the appeal brief.

The Office Action rejects claims 1-18 and 27 under 35 U.S.C. 112, second paragraph. Applicants have amended claims 1 and 9 to remove the language "substantially similar." The amendment is believed to overcome the 112 rejection.

The Office Action rejects claims 1-2, 9-12, 19-20, and 25-26 under 35 U.S.C. 102(b) as being anticipated by US patent 6327574 (Kramer).

Applicants have amended claim 1 to recite a method of compiling real property information from a central database comprising the steps of providing a website, storing real property information from a portfolio of real properties on the central database, the real property information being organized into a plurality of records, including a general purpose record, infrastructure record, business record, accounting record, and maintenance record, to aid in retrieval of the real property information based on specific requests therefor, determining a valuation of each of the portfolio of real properties, retrieving the real property information from multiple information categories on the central database, combining the real property information from the multiple information categories to provide a set of real properties from the portfolio of real properties to be offered as collateral in a loan package such that a total

valuation of the set of real properties is sufficient for the loan package, each real property within the set containing the same types of real property information, providing access to the real property information related to the set of real properties to a lender through the website by providing a log-in code to the lender which limits the lender to viewing the real property information related to the set of real properties, providing search selections for the lender to search based on attributes of the set of real properties, wherein the lender makes selections to view the real property information which is retrieved from the central database, providing a summary of search results for a plurality of real properties when search selections match more than one real property, and displaying the real property information as selected by the lender on the website.

Applicants submit that none of the prior art references of record, taken singularly or in combination, teach or suggest at least the step of storing real property information from a portfolio of real properties on the central database. The prior art does not show the real property information as being organized into a plurality of records, including a general purpose record, infrastructure record, business record, accounting record, and maintenance record, to aid in retrieval of the real property information based on specific requests therefor.

Applicants further submit that none of the prior art references of record teach or suggest at least the steps of determining a valuation of each of the portfolio of real properties, retrieving the real property information from multiple information categories on the central database, and

combining the real property information from the multiple information categories to provide a set of real properties from the portfolio of real properties to be offered as collateral in a loan package such that a total valuation of the set of real properties is sufficient for the loan package. The prior art does not show that each real property within the set containing the same types of real property information.

Applicants further submit that none of the prior art references of record teach or suggest at least the step of providing access to the real property information related to the set of real properties to a lender through the website by providing a log-in code to the lender which limits the lender to viewing the real property information related to the set of real properties and providing search selections for the lender to search based on attributes of the set of real properties. The prior art does not show the lender as making selections to view the real property information which is retrieved from the central database.

Applicants further submit that none of the prior art references of record teach or suggest at least the step of providing a summary of search results for a plurality of real properties when search selections match more than one real property.

Therefore, claim 1 is believed to patentably distinguish over the prior art references of record, taken singularly or in combination. Claims 2 and 7-8 are believed to be in condition for allowance as each is dependent from an allowable base claim.

Applicants have amended claim 9 to recite a method of using a central database to compile real property information

comprising the steps of storing real property information from a portfolio of real properties on the central database, the real property information being organized into a plurality of records to aid in retrieval of the real property information based on specific requests therefor, providing a first set of real properties selected from the portfolio of real properties, each real property within the first set containing the same types of real property information, determining a valuation of each of the portfolio of real properties, selecting at least one from the portfolio of real properties to form the first set of real properties having a total valuation at least to a predetermined threshold, providing access to the real property information related to the first set of real properties for a first user through a website by providing a log-in code to the first user which limits the first user to viewing real property information related to the first set of real properties, wherein the first user makes selections to view the real property information which is retrieved from the central database, providing search selections for the first user to search based on attributes of the first set of real properties, and displaying only a first portion of the real property information related to the first set of real properties which is approved for user viewing.

Applicants submit that none of the prior art references of record, taken singularly or in combination, teach or suggest at least the steps of determining a valuation of each of the portfolio of real properties and selecting at least one from the portfolio of real properties to form the first set of real properties having a total valuation at least to a predetermined threshold.

Applicants further submit that none of the prior art references of record teach or suggest at least the step of providing access to the real property information related to the first set of real properties for a first user through a website by providing a log-in code to the first user which limits the first user to viewing real property information related to the first set of real properties. The prior art does not show the first user as making selections to view the real property information which is retrieved from the central database.

Applicants further submit that none of the prior art references of record teach or suggest at least the steps of providing search selections for the first user to search based on attributes of the first set of real properties and displaying only a first portion of the real property information related to the first set of real properties which is approved for user viewing.

Therefore, claim 9 is believed to patentably distinguish over the prior art references of record, taken singularly or in combination. Claims 10, 11, 12, 16, 18, and 27 are believed to be in condition for allowance as each is dependent from an allowable base claim.

Applicants have amended claim 19 to recite a method of compiling real property information from a central database comprising the steps of providing a set of real properties selected from a portfolio of real properties, providing access to a website for a user, determining a valuation of each of the portfolio of real properties, selecting at least one from the portfolio of real properties to form the first set of real properties having a total valuation at least to a predetermined

threshold, retrieving real property information related to the set of real properties from the central database in response to selections made by the user, the real property information being organized into a plurality of records to aid in retrieval of the real property information based on specific requests therefor, and displaying the real property information retrieved from the central database on the website.

Applicants submit that none of the prior art references of record, taken singularly or in combination, teach or suggest at least the steps of providing a set of real properties selected from a portfolio of real properties, providing access to a website for a user, determining a valuation of each of the portfolio of real properties and selecting at least one from the portfolio of real properties to form the first set of real properties having a total valuation at least to a predetermined threshold.

Therefore, claim 19 is believed to patentably distinguish over the prior art references of record, taken singularly or in combination. Claims 20-24 and 28 are believed to be in condition for allowance as each is dependent from an allowable base claim.

Applicants have amended claim 25 to recite a computer system for managing real property comprising means for providing a set of real properties selected from a portfolio of real properties, means for providing access to a website for a user, means for determining a valuation of each of the portfolio of real properties, means for selecting at least one from the portfolio of real properties to form the first set of real properties having a total valuation at least to a predetermined

threshold, means for retrieving real property information related to the set of real properties from the central database in response to selections made by the user, the real property information being organized into a plurality of records to aid in retrieval of the real property information based on specific requests therefor, and means for displaying the real property information retrieved from the central database on the website.

Applicants submit that none of the prior art references of record, taken singularly or in combination, teach or suggest at least the means for providing access to a website for a user, means for determining a valuation of each of the portfolio of real properties and means for selecting at least one from the portfolio of real properties to form the first set of real properties having a total valuation at least to a predetermined threshold.

Therefore, claim 25 is believed to patentably distinguish over the prior art references of record, taken singularly or in combination. Claims 26 and 29 are believed to be in condition for allowance as each is dependent from an allowable base claim.

The Office Action rejects claims 3 and 13 under 35 U.S.C. 103 as being unpatentable over Kramer in view of US patent 4722055 (Roberts). The rejection to these dependent claims is considered moot in view of the cancellation of the rejected claims.

The Office Action rejects claims 4-8, 14-18, and 21-24 under 35 U.S.C. 103 as being unpatentable over Kramer in view of US publication 2004/0133493 (Ford). The rejection of these dependent claims is considered moot in view of the amendments to



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the respective base claim or cancellation of the rejected claims.

Applicants believe that all information and requirements for the application have been provided to the USPTO. If there are matters that can be discussed by telephone to further the prosecution of the Application, Applicants invite the Examiner to call the undersigned attorney at the Examiner's convenience.

The Commissioner is hereby authorized to charge any fees due with this Response to U.S. PTO Account No. 17-0055.

Respectfully submitted,  
**QUARLES & BRADY LLP**

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By: 

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